

**Information to identify the case:**

Debtor 1	<b>Gustavo Bernal</b>	Social Security number or ITIN	xxx-xx-8195
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Mary Sookhoo Bernal</b>	Social Security number or ITIN	xxx-xx-2294
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-30122-JKS</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gustavo Bernal

Mary Sookhoo Bernal  
aka Pramanie Sookhoo Bernal

1/24/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Gustavo Bernal  
Mary Sookhoo Bernal  
DebtorsCase No. 19-30122-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 39

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db/jdb +Gustavo Bernal, Mary Sookhoo Bernal, 6405 Boulevard East, Apt. E1,  
West New York, NJ 07093-4121

cr +New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
Duluth, GA 30097-8461

518529652 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413

518529673 +Ditech, 7360 South Kyrene Road, Tempe, AZ 85283-4583

518529674 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329

518529675 +Everhome Mortgage Co/Ever Bank, Attn: Bankruptcy Department, 301 West Bay Street,  
Jacksonville, FL 32202-5184

518529676 +Independent Recovery Resources, Attn: Bankruptcy, 24 Railroad Ave,  
Patchogue, NY 11772-3518

518529678 +Mazda Amer Credit, Attn: Customer Assistance Center, Po Box 19734, Irvine, CA 92623-9734

518662618 +New Residential Mortgage LLC, c/o RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
Duluth, GA 30097-8461

518529681 +Ragan & Ragan, 3100 Route 138 West, Britney Plaza, Building 1, Belmar, NJ 07719-9020

518529682 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:11 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
PO BOX 41021, Norfolk, VA 23541-1021

518529648 EDI: HNDA.COM Jan 25 2020 05:18:00 American Honda Finance, Attn: Bankruptcy,  
Po Box 168088, Irving, TX 75016

518529649 +EDI: AMEREXPR.COM Jan 25 2020 05:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540

518529653 EDI: BANKAMER.COM Jan 25 2020 05:18:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998

518529654 +EDI: CAPITALONE.COM Jan 25 2020 05:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285

518529657 +EDI: CAUT.COM Jan 25 2020 05:18:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,  
Fort Worth, TX 76101-2076

518529658 +EDI: CHASE.COM Jan 25 2020 05:18:00 Chase Card Services, Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298

518529662 +EDI: CITICORP.COM Jan 25 2020 05:18:00 Citibank North America,  
Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

518529663 +EDI: CITICORP.COM Jan 25 2020 05:18:00 Citibank/The Home Depot,  
Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

518529665 +EDI: WFNNB.COM Jan 25 2020 05:18:00 Comenity Bank/Talbots, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125

518529668 E-mail/PDF: DellBKNotifications@resurgent.com Jan 25 2020 00:56:40  
Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708

518529669 +EDI: NAVIENTFKASMDOE.COM Jan 25 2020 05:18:00 Dept of Ed / Navient, Attn: Claims Dept,  
Po Box 9635, Wilkes Barr, PA 18773-9635

518529670 +EDI: DISCOVER.COM Jan 25 2020 05:18:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025

518529672 +EDI: DISCOVERPL Jan 25 2020 05:18:00 Discover Personal Loan, Attn: Bankruptcy,  
Po Box 30954, Salt Lake City, UT 84130-0954

518529677 +E-mail/Text: bk@lendingclub.com Jan 25 2020 00:53:57 LendingClub, Attn: Bankruptcy,  
71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967

518529679 +EDI: AGFINANCE.COM Jan 25 2020 05:18:00 OneMain Financial, Attn: Bankruptcy,  
601 Nw 2nd Street, Evansville, IN 47708-1013

518529680 +EDI: AGFINANCE.COM Jan 25 2020 05:18:00 OneMain Financial, Attn: Bankruptcy,  
Po Box 3251, Evansville, IN 47731-3251

518529684 +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060

518529683 +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchb/cheapair Plcc, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

518531726 +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO BOX 41021, Norfolk, VA 23541-1021

518529685 +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

518529687 +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
Po Box 965061, Orlando, FL 32896-5061

518529688 +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

518529689 +EDI: RMSC.COM Jan 25 2020 05:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

518529690 +EDI: VERIZONCOMB.COM Jan 25 2020 05:18:00 Verizon Wireless,  
Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 39

Date Rcvd: Jan 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518529691 +EDI: WFFC.COM Jan 25 2020 05:18:00 Wells Fargo Bank, Attn: Bankruptcy, Po Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518529651\* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
518529650\* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
518529655\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518529656\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518529659\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
518529660\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
518529661\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
518529664\* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
518529666\* +Comenity Bank/Talbots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
518529667\* +Comenity Bank/Talbots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
518529671\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
518529686\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Aileen Perez on behalf of Joint Debtor Mary Sookhoo Bernal aperezsq@yahoo.com,  
aperezsq@yahoo.com  
Aileen Perez on behalf of Debtor Gustavo Bernal aperezsq@yahoo.com, aperezsq@yahoo.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com  
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Shauna M Deluca on behalf of Creditor New Residential Mortgage LLC sdeluca@rasflaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7